the organisation and to improve procedures and systems so that frauds can be prevented. Accordingly, the banks are taking steps to strengthen control mechanisms and to improve management information systems as also effective follow-up action. Clearance of arrears in balancing of books and reconciliation of inter-branch and other accounts are also being under taken on a continuous basis. Information is also circulated by HBI to banks giving details of novel methods of frauds and advising banks to adopt necessary safeguards. Books of instructions are also circulated by banks amongst their staff indicating precautions/checks which shoulr] be observed to prevent occurrence of frauds.

Non Plan Expenditure

3314. SHRI ALADI ARUNA alias V. ARUNACHALAM: Will the Minister of FINANCE be pleased to state:

(a) what were the figures of non-Plan expenditure for the years 1985-86, 1986-87 and so far in 1987-88: and

(b) what measures have been taken by the Ministry to reduce the non-Plan expenditure?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI) (a) The non-Plan expenditure for the years are:

Year	(in crores of Rupees)
1985-86 (Actuals)	29,705
1986-87 (R.E.)	37,396
1987-88 (B.E.)	39,266

(b) The Government have decided on a number of measures towards economy in expenditure. These include curbs on expenditure on travel, including foreign travel, hosting of official dinners, purchase of furniture, publicity deferment of festivals, fairs, exhibitions and international conferences.

E mbankment along river Yamuna near Okhla

3315. SHRI SHAMIM AHMED SID DIQI: Will the Minister of WATER, RESOURCES be pleased to state:

(a) whether it is a fact that no embankment exists on the river Yamuna from Kalindi Colony to Okhla weir and the colonies like Kalindi, Khizera-bad, Temur Nagar, Joga Bai, Zakir Nagar, some parts of Jamia Millia Islamia, Batla House, etc., are without any protection and are exposed to the high risk of flood from river Yamuna during rainy season; and

(b) if so, what steps Government propose to take in the matter?

THE MINISTER; OF STATE OF THE MINISTRY OF TEXTILES AND THE MINISTER OF STATE OF THE MINISTRY OF WATER RESOURCES (SHRI RAM NIWAS MIRDHA): (a) and (b) Yes, Sir, no such embankment exists. But these colonies are situated on sufficiently high grounds they were not affected significantly even during 1978 floods.

Closure of Traders Bank in Delhi

3316. SHRI PRITHIBI MAJHI: Will the 'Minister of FINANCE be pleased to state:

(a) whether it is a fact that Traders Bank, Bara Tooti, Delhi, suddenly stopped its operations in the 4th week of November, 1937;

(b) if so, what are tho detailg in this regard; and

(c) what medial steps Government propose to take to recover and to res-tore the deposits to its depositors expeditiously?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) On the recommendations of the Reserve Bank of India (RBD,, an order of moratorium has been issued in respect of the Traders Bank Ltd., New Delhi with effect from the close of business on the 20th November, 1987